

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John J. Stagliano, Jr.
 Maureen R. Stagliano
 Debtors

Case No. 19-16973-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Dec 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2019.

db/jdb +John J. Stagliano, Jr., Maureen R. Stagliano, 74 Winged Foot Drive,
 Reading, PA 19607-3410
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14417279 +AR Resources, Inc., P. O. Box 1056, Blue Bell, PA 19422-0287
 14417280 +AR Resources, Inc., 1777 Sentry Pkwy. W., Blue Bell, PA 19422-2206
 14417282 Arthritis & Osteoporosis Ctr., 2760 Century Blvd., Wyomissing, PA 19610-3359
 14417283 +Bank of America, N.A, c/o Carrington Mortgage Services LLC,
 1600 S. Douglass Rd., Ste. 200-A, Anaheim, CA 92806-5948
 14417284 Berks Center for Digestive Health, P. O. Box 003605, Boston, MA 02241-3605
 14417285 +Berks Eye Physicians & Surgeons Ltd., 1802 Paper Mill Road, Wyomissing, PA 19610-1100
 14417286 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, P. O. Box 55848, Sherman Oaks, CA 91411)
 14417287 +Caine & Weiner, 5805 Sepulveda Blvd., Fourth Fl., Sherman Oaks, CA 91411-2546
 14417288 +Carrington Mortgage Services LLC, P. O. Box 5001, Westfield, IN 46074-5001
 14417292 +Credit Acceptance Corp., 25505 W. 12 Mile Rd., Southfield, MI 48034-8316
 14417293 +Credit Acceptance Corporation, P. O. Box 5070, Southfield, MI 48086-5070
 14417297 +Debt Recovery Solutions, 6800 Jericho Tpke., Suite 113F, Syosset, NY 11791-4401
 14417299 +Diamond Credit Union, 1600 Medical Dr., Pottstown, PA 19464-3242
 14417301 Reading Hospital/Tower Health, P. O. Box 16051, Reading, PA 19612-6051
 14417303 +Township of Cumru Sewer Dept., 1775 Welsh Rd., Mohnton, PA 19540-8803
 14420786 U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor,
 100 Penn Square East, Philadelphia, PA 19107-3380

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dsgrdg@ptdprolog.net Dec 07 2019 03:08:03 DAVID S. GELLERT,
 David S. Gellert PC, 3506 Perkiomen Avenue, Reading, PA 19606
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 07 2019 03:08:58
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 07 2019 03:09:57 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustregion03.ph.ecf@usdoj.gov Dec 07 2019 03:09:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14426845 EDI: PHINAMERI.COM Dec 07 2019 07:43:00 AmeriCredit Financial Services, Inc.,
 dba GM Financial, P O Box 183853, Arlington, TX 76096
 14417281 +E-mail/Text: rperez@arcadiarecovery.com Dec 07 2019 03:09:47 Arcadia Recovery Bureau,
 645 Penn St., Reading, PA 19601-3543
 14417289 +E-mail/Text: naida@centralcreditaudit.com Dec 07 2019 03:10:39 Central Credit Audit,
 100 N. Third St., Sunbury, PA 17801-2367
 14417290 E-mail/Text: naida@centralcreditaudit.com Dec 07 2019 03:10:39 Central Credit Audit Inc.,
 P. O. Box 735, Sunbury, PA 17801-0735
 14417291 +EDI: CONVERGENT.COM Dec 07 2019 07:43:00 Convergent Outsourcing Inc., 800 SW 39th St.,
 Renton, WA 98057-4927
 14417294 +EDI: CCS.COM Dec 07 2019 07:43:00 Credit Collection Services, P. O. Box 607,
 Norwood, MA 02062-0607
 14417295 E-mail/PDF: creditonebknofications@resurgent.com Dec 07 2019 03:03:01 Credit One Bank,
 P. O. Box 98873, Las Vegas, NV 89193-8873
 14417296 +E-mail/Text: dsgrdg@ptdprolog.net Dec 07 2019 03:08:54 David S. Gellert, Esquire,
 David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711
 14417300 EDI: IIC9.COM Dec 07 2019 07:43:00 I.C. System Collections, P. O. Box 64378,
 Saint Paul, MN 55164-0378
 14417302 EDI: NEXTEL.COM Dec 07 2019 07:43:00 Sprint Corp., P. O. Box 7949,
 Overland Park, KS 66207-0949
 14417304 +EDI: VERIZONCOMB.COM Dec 07 2019 07:43:00 Verizon, 500 Technology Dr., Suite 550,
 Weldon Springs, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265

District/off: 0313-4

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Form ID: 309I

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Total Noticed: 38

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14417298 ##+Debt Recovery Solutions, 900 Merchants Concourse, Suite LL 11, Westbury, NY 11590-5121
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 5, 2019 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor John J. Stagliano, Jr. dsgrdg@ptdprolog.net
DAVID S. GELLERT on behalf of Joint Debtor Maureen R. Stagliano dsgrdg@ptdprolog.net
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:		
Debtor 1	John J. Stagliano Jr.	Social Security number or ITIN xxx-xx-9854
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Maureen R. Stagliano	Social Security number or ITIN xxx-xx-5914
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 11/6/19
Case number:	19-16973-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John J. Stagliano Jr.	Maureen R. Stagliano
2. All other names used in the last 8 years	aka John J. Stagliano	
3. Address	74 Winged Foot Drive Reading, PA 19607	74 Winged Foot Drive Reading, PA 19607
4. Debtor's attorney Name and address	DAVID S. GELLERT David S. Gellert PC 3506 Perkiomen Avenue Reading, PA 19606	Contact phone (610) 779-8000 Email: dsgrdg@ptdprolog.net
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 12/6/19

AMENDED

For more information, see page 2

7. Meeting of creditors	Location: 2901 St. Lawrence Ave, Reading, PA 19606
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Deadlines	Filing deadline: 3/7/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).
	Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 1/15/20
	Deadline for governmental units to file a proof of claim: Filing deadline: 5/4/20
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of 350.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 2/13/20 at 10:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.